

Abstract

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Mobile banking (m-banking) faces various types of resistance that may hinder customers' adoption in Egypt. This study identifies three groups of m-banking non-adopters, namely postponers, opponents and rejectors. The objective of the study is to explore the reasons for resisting m-banking services in Egypt and whether it differs with regards to these customer groups. Accordingly, a questionnaire was distributed, Chi square tests, Kruskal-Wallis H tests and one-way analysis of variance (ANOVA) test. Frequencies and cross tabulations were used. The results indicate that the three non-adopter groups differ significantly with respect to usage, value, and image barriers. On the other hand, risk and tradition barriers did not show any statistical significance however, risk barrier received the highest overall mean. Significant relations between usage, risk and image barriers with the gender and level of education were noted. Finally, findings enabled a clear mapping between Hofstede's cultural dimensions and the study's results.